

Better Lives



In the spotlight
Homelessness

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personal crisis**

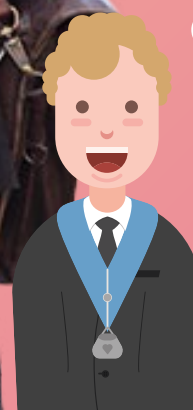
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Guest welcome

“It's a privilege to have been asked to write the guest welcome for this issue of Better Lives. The Masonic Charitable Foundation (MCF) has supported my wife and I through some of our darkest days.

A personal crisis can happen at any moment and can manifest itself in many different ways. Our crisis was homelessness, something that hundreds of thousands of people in the UK battle every year, whilst others may be facing debts, a health diagnosis, or relationship or family issues. Personal crises can affect anyone, including people from the Masonic community. The MCF is here to help us in any way they can – through funding or with practical advice and support.

Throughout this issue of *Better Lives*, you can read about how the MCF has supported other people through their own crises, including Geoff, a full-time carer who struggled to make ends meet, and a family making the most of their time together after a devastating medical diagnosis.

Remember, if you or a loved one are going through a tough time, please get in touch with the MCF. Without their help, I don't know what we would have done – turn to page 5 to find out how we're doing now!”

David
Supported by the MCF since 2017



Open dialogue



Coping with a personal crisis

Life is full of ups and downs, and sometimes when your situation takes an unexpected turn for the worse, it can be difficult to know what to do next.

A crisis in one area of your life can begin to affect you in lots of different ways; for example bereavement or illness can have serious financial implications, while a redundancy might also impact your personal relationships.

The stress caused by such experiences can become overwhelming and it's easy to let your physical and mental health suffer as a result. While some things are outside your control, there are simple steps you can take to look after yourself.

We spoke to Emma – a psychotherapist with over ten years' experience and the Clinical Lead of our Counselling Careline – who gave us her top tips on taking care of yourself during times of personal crisis.



Ask the Almoner

Hello! I'm the Better Lives Almoner. I'll pop up from time to time throughout this issue with useful information. I've even got my own column on page 14! What's an Almoner, I hear you ask? Well, we're officers within a Masonic Lodge responsible for the wellbeing of Lodge members and their families!

2

Take time for yourself

When you are in the midst of a chaotic period of time it might seem indulgent to take time for yourself to do something you love, but it is incredibly important for your mental health.

If you are feeling particularly low, you might not feel like doing things you usually enjoy, but engaging with your favourite hobbies can really lift your mood, create a sense of achievement, increase your motivation and bring back a feeling of normality.

» continued »

1

Make healthy choices

When facing personal challenges, it can be tempting to let your usual routine fall apart and slip into bad habits.

Skipping meals and not getting enough sleep can make you feel fatigued, cause mood swings, and make it harder to function. Try to stick to a healthy balanced diet and regular meal times to help maintain your blood sugar levels and improve concentration. If you're struggling to sleep, try to unwind before bedtime with relaxing activities such as a warm bath, listening to music, reading or meditation.

Exercise is also a great way to help boost your mood, self-esteem and energy levels. It doesn't have to be too strenuous; simply walking more or taking the stairs can make a huge difference!



3

Keep in touch

It is easy to become distant and isolated when faced with challenging problems, but having good relationships with others is one of the most important ways to improve and maintain good mental health.

Talking about how you are feeling can help you to gain perspective on your situation and make you feel less alone.

Make sure you keep in touch with your loved ones – as much for their wellbeing as your own.

If you feel uncomfortable about becoming the focus of your conversations, try to find out what is going on in their lives.

4

Ask for help

There is no shame in asking for help, whether you are struggling at home or at work.

If you are struggling with day-to-day tasks or responsibilities, don't be afraid to ask for assistance from friends, family, colleagues or neighbours. Remember that the people around you probably want to help – they just might not know how. Accepting help not only takes some pressure off of you, it also makes people feel useful.

5

Talk to a professional

If you are struggling emotionally, make sure that you speak to someone. You may have friends or family with whom you feel comfortable talking, but sometimes it can be difficult to discuss personal problems with the people who know you best.

Our Counselling Careline is a professional service for Freemasons, their married, life or widowed partners, and children and grandchildren aged 17-25 and in full-time education who are going through a tough time and need to talk.

Following an initial conversation over the phone, the service offers up to six telephone or face-to-face sessions within fifteen miles of the caller's home. To access the Careline, call 0800 035 60 90 and our enquiries team will give you a reference number to access the service. Don't worry, the enquiries team won't ask what you want to talk to the counsellor about.

How can the MCF help?

Even once you have determined that you are entitled to support, state benefits and care options can be confusing. Our Advice and Support Team can offer expert guidance on the options available; you can arrange to speak over the phone or for a member of the Team to visit you at home. You can find our more about the Team on page 6.

Sometimes a financial problem can escalate rapidly, and in some cases people may suddenly find themselves at risk of

losing their home. As well as providing long term support to assist with everyday living expenses, the MCF can also offer one-off emergency grants to deal with an immediate threat.

These grants can cover costs such as rental or council tax arrears, deposits for accommodation and rent in advance. Emergency grants can be processed quickly, sometimes even on the same day, so that the situation does not spiral out of control.

If you are facing a personal crisis, get in touch with our enquiries team to find out if we can help:

☎ 0800 035 60 90

@ help@mcf.org.uk



As well as looking after yourself, make sure you're getting the financial help you're entitled to:

Whatever the cause of your distress, it is important to make sure that you are receiving all the government support that you are entitled to.

You can find out if you are missing out on state support using the 'Turn2us' online benefits calculator at www.turn2us.org.uk

Coping with a personal crisis:

Surviving the storm

David and Christine moved to the Caribbean island of Saint Maarten 12 years ago, where they ran a successful business and enjoyed a comfortable life. Then, Hurricane Irma hit, destroying their home and livelihood.

Having survived the hurricane and its aftermath, David and Christine were evacuated to the UK. With no home and no access to any of their savings, they were forced to join the homeless register. The next few weeks proved to be extremely fraught as they undertook the arduous and at times demoralising task of trying to access state support.

Emergency accommodation was provided but they were moved every few days and, with no provision for food or transport, they began to run up significant debts on their credit card.

The process started to take its toll on them, both mentally and physically. David recalls:

"It was a very stressful time. We were constantly on the move and not getting much sleep. The whole experience felt degrading and demeaning."

It was David's friend and a member of his Lodge in Cheshire who suggested they contact the MCF. Following an initial enquiry, an emergency grant of £500 was quickly approved to help cover their immediate expenses.

David and Christine needed to find permanent accommodation but being unemployed made it almost impossible, so the MCF approved another grant to cover the costs of

"Even though we were so stressed, the application process was easy and we were never made to feel bad about asking for help."

a deposit and six months of rent. With the help of family and neighbours, the couple are slowly rebuilding their lives and are hopeful for the future.

"I didn't expect to have to start again at my age – but it's an adventure! We are so grateful for the help we have received; there are good people behind us and we hope to be in a position very soon where we can help ourselves."

David & Christine »



A word of advice



You may have heard of the term 'life admin' – a list of personal tasks that need to be completed outside work such as paying bills or replying to emails. Many of us are able to handle these day-to-day tasks, however during unexpected or difficult times, life admin can be much more serious and daunting.

Whether you're a single parent struggling to work out your benefit entitlement, a student trying to fund university studies or a full-time carer researching respite care options, our Advice and Support Team is here to help.

Our Advisers can:

- Assist with applications for charitable support
- Talk to you about financial difficulties
- Recommend the best approach to meet your care needs
- Support your children with practical advice and guidance on education and wellbeing
- Direct you to state and local authority benefits and services available from other organisations

When 81-year-old Freemason, Geoff, was hit by a number of tragedies, our Adviser, Claire, helped him to access the support he needed.

Geoff

"I've had a disastrous three years. My wife, Carol, had lung cancer and a very bad stroke which was the beginning of a lot of trauma for us. Shortly after, we lost both our sons to illness and our daughter died suddenly in her sleep. She went to bed one night and didn't wake up."

Because of Carol's cancer, she's constantly hooked up to oxygen which makes it hard for her to leave the house. My daughter used to take her around the supermarket but now she has died my wife is even more limited, which frustrates her.

My Lodge Almoner got in touch with our local Adviser, Claire, who has visited us at home two or three times. I have a bit of difficulty getting around myself but I didn't know I could get any support for this until I spoke to Claire. She helped us complete an application for support from the MCF and we received two rise and recline chairs to help us get up and about a little easier. It's so nice to have a knowledgeable support unit to rely on – it really put my mind at ease.

It's been an incredibly stressful few years, but Claire's guidance and the support of the MCF has helped us to worry a little less about our finances."



Claire

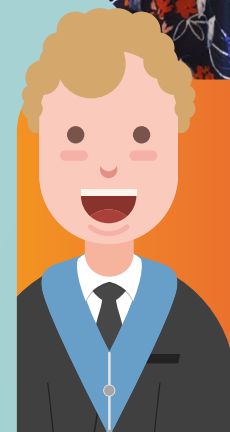
"I found out about Geoff and Carol when their Lodge Almoner called me. They'd had such a tragic time with illness and death within the family and everyone was extremely concerned about their wellbeing."

I gave them a call and booked in an initial visit to work out their support needs. I soon realised they were struggling with mobility and helped them apply for rise and recline chairs from the MCF."

Part of the MCF's support is income maximisation, so we try to make sure that people receive the benefits they're entitled to. Geoff didn't realise that he was eligible for Attendance Allowance so we

successfully applied for the highest amount for both himself and Carol. It was one of those situations where money seemed irrelevant compared to losing their children or dealing with their health problems, but at least I could help ease their financial pressures a little bit.

I understand how difficult it is to ask for help, but when you speak to me or another member of the Advice and Support Team, what you say is in confidence. Support can be given both in person and over the phone – we would encourage anyone who would like advice, guidance or support to give us a call... you never know where our chat could lead!"



We have 12 regionally-based Advisers working across England and Wales. Last year, they carried out

964 visits to Freemasons and their families!

"The Adviser was very supportive and understanding of my needs. My disability meant hunting around the house for documents was difficult, but our Adviser gave us time to find the information and didn't make us feel rushed or under pressure." – **Stuart**

"Someone visited our home to help us fill in the form and from that moment on we didn't have to worry about anything. The process was simple and not at all intrusive." – **Charles**

"Our Adviser went through the application forms with me and we did a proper and thorough application together. I went from knowing basically nothing to feeling like an expert on the support available in a few hours!" – **Adrian**

"The Adviser came round and helped Dad out with his application forms. He was great and really sped the process up." – **Jeanette**

"I can't thank them enough for all the work they put into my application – I've just opened a letter saying my grant had been awarded, and it's more than I ever could've imagined." – **Sally**



Freemasons, their married, life or widowed partners, children and grandchildren up to the age of 25 and in full-time education, can contact the Advice and Support Team for guidance.

To get in touch, speak to your Lodge Almoner or call/email:

☎ 0800 035 60 90 @ help@mcf.org.uk

Shelter

Recent government reports suggest that in the autumn of 2017, rough sleeping had increased by 15% since the previous year, whilst a worrying 30,000 single-parent families were made homeless last year alone.

Shelter is just one of many charities tackling homelessness, and the MCF's recent grant of £60,000 has funded a Specialist Advice Worker for the Shelter Birmingham Advice Service.

But what can cause someone to become homeless? What barriers are there to overcoming homelessness? We chatted with Vicky Hines, Hub Manager at Shelter Birmingham, to find out more.

How does Shelter define 'homelessness'?

If you have nowhere to stay and are living on the streets, then you are homeless, but you can also be homeless even if you have a roof over your head. It could be that you don't have the right to be where you are staying, or you live somewhere unsuitable for reasons such as overcrowding or threats of violence.

The vast majority of homeless people are actually families or single people who are not sleeping rough, but instead are living in temporary, poor quality accommodation that's harming their health and wellbeing.

How many people are homeless in Britain?

Homelessness is on the rise and shockingly there are more than 300,000 people in Britain homeless today; that's one in every 208 people. To make matters worse, many are simply unaccounted for so the true

figure of homelessness is likely to be even higher.

What may cause someone to become homeless?

Eviction from private tenancy is the number one cause of homelessness and thousands of renters live in constant fear that just one slip up – like a cut in working hours or sudden rent rise – could leave them without a roof over their heads.

Sadly, many people view homelessness as the result of personal failings, but the facts show it is caused by a complex interplay between someone's particular circumstances, such as job loss or physical and mental health problems, and wider social and economic factors beyond their control, such as unaffordable housing.

What day-to-day risks do homeless people face?

Being homeless is a traumatic experience that can really hurt

someone's physical and emotional wellbeing. At Shelter, we help homeless families every day who are suffering from high levels of stress because of the lack of control they have over their situation. Combine this with high levels of poverty and poor living conditions and you can see why it's such a daily struggle. Homelessness can also feel very isolating, especially when temporary accommodation is far away from their local community, support networks and friends.

Children in particular can find the whole experience hugely traumatic, and we've seen how seriously this can impact on their education and harm their overall life chances.

What barriers do people face to getting out of homelessness?

Homelessness is devastating, dangerous and isolating. The current national housing crisis has led to a lack of affordable housing and every year more

and more people are being priced out of both home ownership and rental accommodation. Budget cuts and pressures on spending have meant that councils are facing greater challenges in providing housing services, so people aren't always getting the support they might expect. People can also be trapped in difficult situations, such as spiralling debts or substance abuse, which can be hard to overcome without the right support.

What services can Shelter provide for those facing homelessness?

As a first port of call, we offer expert advice on our website with the option to talk to an adviser online or call our helpline for urgent queries. Our face-to-face services across the UK also give people personalised help, including Shelter solicitors who provide

free legal advice and attend court to help people faced with the threat of eviction.



We have specialist local hubs across the country, including Shelter Birmingham where, thanks to the Masonic Charitable Foundation, we can now fund an expert Shelter advice worker to reach hundreds of people in the local community who are in danger of homelessness or threatened with repossession."

How can individuals help people who are homeless or facing homelessness?

If you notice someone living rough on the streets, you can use the StreetLink website (www.streetlink.co.uk) to make local support services aware that a person needs help. Practical help is often provided by day centres for homeless people, food banks and soup runs, churches and charities, many of whom are looking for volunteers.

What can you do if you are facing homelessness?

The most vital thing is to get expert advice as soon as you can. Homelessness is a complex issue and different for everyone, which is why you need expert help straight away.



If you are homeless or are at risk of homelessness, there are a number of organisations that may be able to help you:

- Shelter:
www.shelter.org.uk/get_help
 0800 800 4444
- Your local authority:
www.gov.uk
- Masonic Charitable Foundation (for Freemasons and their families):
help@mcf.org.uk
 0800 035 60 90

Ronnie's story

Homelessness can affect people from all walks of life, including the Masonic community. Ronnie, a Freemason, had a successful career in recruitment until a battle with addiction turned his life upside down.



My life was in turmoil, you couldn't make it up – everything came tumbling down. I ended up homeless and living in a tent in a wood for eight months. I was battered and bruised, ostracised and alienated. My body deteriorated, my mind was in bits. Everyone knew me as a high-flying individual, so when it came falling down I didn't want to see anyone.

In desperation, I moved into a rental property without any funds or deposit. I hoped I would be able to get some urgent support from the government, but it took so long that I faced being evicted.

Tony, a Visiting Volunteer from my Province, came to see me one evening. He got in touch with the MCF on my behalf and within 48 hours an emergency grant was paid into my landlord's bank account to cover my deposit and rent.

The MCF gave me my life back. I needed family and support – not pills – and that's where my brethren and the MCF came through. I am now Group Sales Operation Manager at a recruitment company and I'm doing okay! I am back on my feet again and I couldn't have done it without the MCF – I'm eternally grateful."



Making Memories: Behind the scenes

With Rachel Jones, MCF Marketing Manager

Did you watch our online video series, Making Memories, earlier this year?

The three episodes follow the Liversidge family on an adventure-packed trip to the Bendrigg Trust. Jason Liversidge – father to Lilly and Poppy, and husband to Liz – has motor neurone disease, a progressive and life-limiting condition that affects his ability to move and talk. The family has been supported by both the MCF and the Province of Yorkshire, North and East Ridings since his diagnosis. The Bendrigg Trust is a residential activity centre in Cumbria that specialises in high quality outdoor learning courses for disabled and disadvantaged people. We gave the Trust a £40,000 grant last year.

Our Marketing Manager, Rachel Jones, travelled to Cumbria to meet Jason and his family and capture their adventures on camera.

Making Memories has been viewed over **70,000** times! Visit: mcf.org.uk/makingmemories

Sunday

The journey to Kendal takes six hours by train, so I decide to travel up the night before the family are due to arrive. The cold air hits me as soon as I step off the train... I hope I packed enough layers! I meet the film crew at the hotel and we grab a bite to eat while brainstorming ideas for tomorrow's shoot. Then it's off to bed to get a good night's sleep!

Monday

The family aren't due to arrive until lunchtime, but we're up bright and early to make our way to the Bendrigg Trust. Eventually, we pull up outside a collection of buildings surrounded by miles of spectacular views of the Cumbrian countryside.

We have a couple of minutes to breathe in the fresh air before we head inside to meet Nick, Principal of the Bendrigg Trust, who's the first to be interviewed. Nick is a natural and we get everything in one take! He tells us about all of the fully-inclusive activities available, from caving to canoeing to challenge activities. He tells us:

"It's absolutely essential that we have funding from organisations like the MCF. Without it we wouldn't be able to provide the services we do."

I get a text from Liz to tell us they're nearly here, so we rush down to Acorn House, the residential building where the family will be staying. A few minutes later, they park up and start unpacking.

"As you can see, we don't travel light!"

Liz tells me as they pile up bags, boxes and equipment – everyone lends a

hand, including six-year-old Lilly and four-year-old Poppy who shuffle along with a plastic chest of drawers. Jason is the last out of the van, helped by his carer, Thelma, in his all-terrain 4x4 electric wheelchair which he refers to as 'The Terminator'.



Our Outdoor Tutor, Jonny, gives us a tour of Acorn House and shows us the ceiling hoists funded by the MCF grant. The hoists mean that severely disabled people can move seamlessly around and between the bathroom and bedroom. The family seem impressed with the facilities.

"You don't get many places as fully accessible as this that enable Jason to participate in things that able-bodied people can do," Liz tells me.

Once everyone is settled in, we head off for the day's activities! We spend a jam-packed afternoon zip wiring and tube



sliding – when Jason reaches the bottom of the slide with Liz, I'm struck for the first time by the severity of his disability when it takes five of us to lift him from the ground to his wheelchair. We then head out on a nature walk, which gives me a good opportunity to chat to Liz.

She tells me about Jason's diagnosis. He was fit and healthy up until a few years ago when he started experiencing weakness in his right thumb. It took a long time for doctors to diagnose motor neurone disease, and now he is almost totally paralysed.

"Our life is very medicalised and the girls see all sorts of things that children shouldn't have to see, so it's nice for them to be able to go horse riding or have swimming lessons because it's a bit of normality,"

she says, referring to the extra-curricular activities funded by the MCF.

After our walk, there's chicken pie and mash for dinner, then singing and toasted marshmallows around the campfire before bed.

Tuesday

The day starts with a cooked breakfast, then Thelma takes the girls for a walk while we interview Jason and Liz. Jason asks to be sat on the sofa next to his wife for the interview. As well as the hoists in the bathroom and bedroom, the MCF grant has also paid for hoists in the living room, so in a few minutes the couple are sat side by side.

The interview is emotional – I'm asking the questions and have to blink back tears at some points. Liz is a strong lady and I've watched her hold the

family together in the short time we've spent together, but when she's asked about Jason and the girls, her voice breaks.

"For us, one of the most important things is getting out and about and making memories with the girls while we still can. For Jason, it's a major concern because the girls are very little, so we take lots of photos and videos so they can remember him."

As soon as the interview is over, the girls – who have had their faces pressed against the living room door – run in to give their mum and dad a cuddle.

We spend the rest of the morning canoeing down a local canal. I'm in one boat with the camera crew and the family is in another. We stop half way for hot chocolate and biscuits on the water – this has to be one of my best days at work ever! After a slight mishap when the van keys get dropped in the water, we head back to the Trust for lunch before rock climbing. When we invited the Liversidge family to the Trust, I was determined from the start that they should have some time as a family, without cameras. We all go down to the fully-accessible indoor climbing wall and the crew and I stay long enough to watch Lilly and Poppy clamber to the top, then we say our goodbyes.

Wednesday

I'm back in the office today. As I make my morning cup of tea, I reflect on the last few days.

It was fun, emotional, tiring, but more than anything I'm so glad to have met such a wonderful family who've made a few more memories together.

Now, with around 50 hours of footage... the editing begins!

To watch the Making Memories video series and find out how the Liversidge family got on at the Bendrigg Trust, visit mcf.org.uk/makingmemories



Tony, 62, is a Visiting Volunteer from the Province of Hertfordshire.

My alarm goes off...

...between 7am and 8am. I was a carpenter for 45 years with early starts, so now I've retired it's nice to have a bit of a lie in.

I'm responsible for...

...helping potential beneficiaries apply for support. I arrange a visit and make sure their application is as detailed as possible for the MCF to consider. If the applicant agrees, we also work alongside Almoners to make sure they're fully supported emotionally as much as anything else.

I got my role...

...after my PGA approached me to join the team. I went through the vetting and training that is involved to become a Visiting Volunteer, and I've thoroughly enjoyed it ever since so I'm glad I applied.

My typical day...

...begins with a cup of tea in bed. I then check my emails and start making calls to arrange some visits. I jump in my car and drive to the family or individual that I'm seeing that day. I usually spend around one to two hours with

them, talking them through the forms and helping to fill them in. If I feel that the family's requirements are quite complex, I ask a member of the MCF Advice and Support Team to join me on the visit as they have a wealth of knowledge in a lot of different areas. It's so important that the family or individual knows that our visits are fully confidential – it can take a lot of courage to ask for help so it's our duty to respect their privacy. It's equally important to highlight that not all applications will be successful, so although we always encourage people to apply for support, nothing is guaranteed.

My top tip...

...for any Visiting Volunteer is always carry a prepaid envelope supplied by the MCF so you can make sure the application is in the post on the same day.

After my visits...

...I'll babysit my grandchildren or go out for the evening with my wife. We really enjoy eating out or going to the cinema or theatre.

My most memorable moment...

...was helping a Freemason called Ronnie to get out of homelessness. You can read his story on page 9.

The hardest part of my role...

...is when I visit families with children whose parent has either passed away or left the family home, as I've got a lot of empathy for them on a personal level.

The best part of my role...

...is when that email comes through to say that the family or individual that I visited will receive support. Moments like that remind me how proud I am to be a Visiting Volunteer. Freemasonry isn't all about your meetings, it's also about those who you can help.

Top 5 loves...

- Spending time with my four sons and seven grandchildren!
- The Salvation Army
- Masonic meetings
- Holidays and travel
- Osprey Protection Site in North Wales

« Tony & Ronnie

An application worth writing

It might feel like a world away, but at some point most of us will have to consider different care options for ourselves or our loved ones as they get older and need more support.

John's father, Eric, decided that living in a care home was the right step for him after caring for his wife, Pat, at home became too difficult.

"My mother had dementia and my father kept on having falls at home which meant the ambulance service would be frequently called out," John explained.

"Eventually, my father called me and said it was time for them both to move into a care home. My father and I are Freemasons so we knew about RMBI Homes and had actively supported them. He asked us to apply for a place at Prince George Duke of Kent Court in Chislehurst."

John applied for residency on behalf of his parents and was relieved that the application was simple and straightforward.

"We spoke to the Home Manager and someone from RMBI Care Co visited my parents to assess their needs. A big room at the Home had just become free, so we quickly filled out the paperwork and they moved in within a week – it was fantastic. There weren't any difficulties with the application forms as they were all self-explanatory."

"The staff at the Home are gentle and kind and, following my mother's death, they have continued to support my father while he grieves. He is no longer able to care for himself so his residence at the Home provides us with considerable peace of mind."

Eric is still content with his decision to move to Prince George Duke of Kent Court.

"I entered the Home when my wife's dementia reached a point when I could no longer cope as her carer. I had made her a solemn promise that no one would separate us, so I came here with her."

"My favourite pastime is singing so I most enjoy the classical music sessions that are put on for us and the educational talks that are held, but the best thing about the home is the friendliness and caring attitude of the staff – nothing is too much trouble for them."



If you or your loved one would like to find out more about your care options, contact the RMBI Care Co for more information about your local Home and how to apply:

www.rmbi.org.uk

020 7596 2400

Ask the Almoner

In this regular column, our resident Almoner answers your questions about the support we provide.

I am currently in need, but I have heard that the help I require is not provided by the MCF. Should I still contact the MCF?

Yes

The MCF enquiries team will discuss your situation with you to determine whether the information that you have been given is correct. If they cannot provide direct support, they will try to offer suggestions and signposting to alternative sources of assistance from the wider Masonic community, or other organisations.

I have been a Freemason for many years and have always paid my Lodge subscription. Does this mean that I will automatically be eligible for support from the MCF?

No

All support is subject to an assessment of your household finances and requires a visit to your home by a representative of the MCF to complete an application form and gather supporting documents.

I'm facing a long wait to get an NHS assessment for my health condition. Can the MCF help?

Yes

The MCF can help you to obtain an initial consultation with an NHS specialist in situations where you face a long wait. If you are unhappy with the NHS treatment or diagnosis that you have already received, you should contact the Patient Advice and Liaison Service (PALS) at your local hospital in England, or the Community Health Council in Wales. Alternatively, speak to the Practice Manager at your local surgery.

Send your questions for the Better Lives Almoner to
@ help@mcf.org.uk

Reader feedback

Julian, via email

"I've just read issue three of *Better Lives*, and I was very impressed. The crossword at the end is a great way of making sure you read every article!"

Peter, via telephone

"I know a lot of blind Freemasons and widowed partners who would really benefit from reading *Better Lives*. Do you have an audio version?"

MCF

Yes Peter, we do! Visit mcf.org.uk/resources and click on the *Better Lives* tab to access the audio version. Alternatively, we can send you a CD in the post.

Chris, via email

"The publication is always full of useful information and offers all its readers a guide to the long term possibilities available for them. Hopefully they take that brilliant facility on board!"

MCF

We love hearing your feedback so we can make *Better Lives* as helpful and relevant as possible. If you have any comments, feedback or suggestions, please email: communications@mcf.org.uk or tweet: [@masonic_charity](https://twitter.com/masonic_charity)

MCF on the big screen!

As part of our dedication to showing you exactly how the MCF can impact the lives of others, we're constantly creating new and exciting feature videos which are all available to watch on our YouTube Channel!

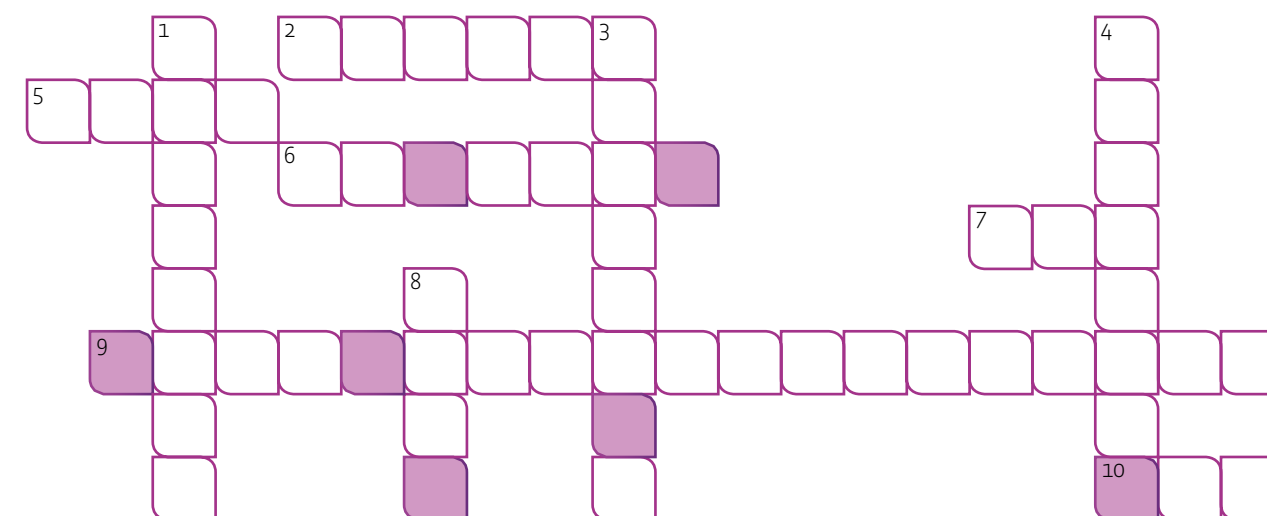
Visit youtube.com/MasonicCharitableFoundation to watch all our videos including 'Making Memories' and our 'Almoners Tale' series.



Puzzles for prizes

Complete the crossword to win a £50 John Lewis voucher!

The answers to the crossword can be found in this issue of *Better Lives*. Once you have completed the crossword, unscramble the letters in the purple squares to spell a word related to Freemasonry. All entrants who submit the correct answer will be entered into a draw to win a £50 John Lewis voucher.



Across

- 2 There are _____ regionally based Advice and Support Team members (6)
- 5 The name of Ronnie's Visiting Volunteer (4)
- 6 'Making Memories' was filmed at the Bendrigg Trust, in _____ (7)
- 7 The amount of weeks it took for Eric to move into an RMBI Home after filling out his application form (3)
- 9 270 people accessed this telephone service last year (11,8)
- 10 The MCF funded _____ months of rent for David and Christine (3)

Down

- 1 Tony's top tip for Visiting Volunteers is to always carry an _____ (8)
- 3 The number one cause of homelessness (8)
- 4 Using the Turn2US Calculator can help you work out your entitlement to state _____ (8)
- 8 If you have a question for the MCF Almoner, email _____@mcf.org.uk (4)



How to enter:

Write your crossword answer and/or circle the five differences you spot in the photos clearly on the tear-off flap. Fill in your details on the reverse of the flap and send it to:

Masonic Charitable Foundation, 60 Great Queen Street, London, WC2B 5AZ

The winner will be notified before the next issue of *Better Lives* is printed.



Write your crossword answer here:

Spot the difference and win a giant Eddie the Teddy!

Pictured below are Lilly and Poppy who visited the Bendrigg Trust with their parents in our recent 'Making Memories' video series!

To be in with a chance of winning a giant Eddie the Teddy, simply spot the five differences between the two photos!



Congratulations to Jasvinder Jugdev

who correctly identified the word 'Regalia' in our last issue of *Better Lives* – a £50 John Lewis voucher is in the post!

Well done to Liz Bray

who spotted all six differences in last issue's Spot the Difference – you've won our giant Eddie the Teddy!



> Follow our work and receive our exclusive lapel pin

Register for email and postal updates about the work of the MCF.

Name

Email

Full Address

.....

.....

Postcode

I am a

☐ Freemason ☐ Interested person

☐ Family member ☐ Charity representative

If you are a Freemason, please tell us the name of your Province and indicate whether you are one of the following:

Province

☐ Worshipful Master ☐ Secretary

☐ Almoner ☐ Chairty Steward

☐ None of the above

Please return this form to:

Masonic Charitable Foundation
60 Great Queen Street, London WC2B 5AZ

The Masonic Charitable Foundation takes your privacy seriously and we will keep your personal information private and secure. Please visit www.mcf.org.uk/privacy for further information.



18 ways the MCF can help you

Although we're halfway through the year already, this is the first issue of Better Lives for 2018, so here are 18 ways the Masonic Charitable Foundation can help you:

1  **Daily**
living costs

2 Help
through a
personal
crisis

3 **Advice and**
support

4 **EMERGENCY**
home repairs

5  **MEDICAL**
surgery & treatment

6 **MEDICAL**
consultations

7 **Stairlifts**

8 **Rise**
& recline
chairs

9  **HOME**
adaptations

10 **Wheelchairs**
& mobility
scooters

11  **COUNSELLING**

12 **EDUCATIONAL**
expenses for
children 

13 **Extra-curricular**
activities

14 **University**
SCHOLARSHIPS

15  Support for
EXCEPTIONAL
talent





16 **Masonic care**
HOMES 

17 **Respite care**

18 **Signposting**
to other
helpful
organisations

 **...and much more!**



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 MasonicCharitableFoundation

For Freemasons, for families, for everyone

60 Great Queen Street | London | WC2B 5AZ


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www.mcf.org.uk

Charity number 1164703. Company number 09751836.

Can we
help you?

For advice about the support we offer and how to apply, contact us today:

0800 035 60 90 

help@mcf.org.uk 